

**United States Bankruptcy Court**  
**Western District of Washington**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Townsend, Scott W.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Townsend, Deborah L.</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Deborah L. Duron-Townsend</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3487</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-8541</b>
Street Address of Debtor (No. and Street, City, and State): <b>1221 14th Avenue</b> <b>Fox Island, WA</b> <div style="text-align: right;">ZIP Code <b>98333</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>1221 14th Avenue</b> <b>Fox Island, WA</b> <div style="text-align: right;">ZIP Code <b>98333</b></div>
County of Residence or of the Principal Place of Business: <b>Pierce</b>	County of Residence or of the Principal Place of Business: <b>Pierce</b>
Mailing Address of Debtor (if different from street address): <b>PO Box 491</b> <b>Fox Island, WA</b> <div style="text-align: right;">ZIP Code <b>98333</b></div>	Mailing Address of Joint Debtor (if different from street address): <b>PO Box 491</b> <b>Fox Island, WA</b> <div style="text-align: right;">ZIP Code <b>98333</b></div>
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  <table style="width:100%;"> <tr> <td colspan="10">Estimated Number of Creditors</td> </tr> <tr> <td><input type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input checked="" type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table> <table style="width:100%;"> <tr> <td colspan="10">Estimated Assets</td> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table> <table style="width:100%;"> <tr> <td colspan="10">Estimated Liabilities</td> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	Estimated Number of Creditors										<input type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	Estimated Assets										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	Estimated Liabilities										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	<p align="center">THIS SPACE IS FOR COURT USE ONLY</p>
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Townsend, Scott W.</b> <b>Townsend, Deborah L.</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>Gregory &amp; Darcy Dullum</b>	Case Number: <b>09-46300</b>	Date Filed: <b>8/27/09</b>	
District: <b>Western District of Washington at Tacoma</b>	Relationship: <b>Business partner</b>	Judge: <b>Philip H. Brandt</b>	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <div style="display: flex; justify-content: space-between;"> <div> <b>X /s/ Noel P. Shillito</b>            Signature of Attorney for Debtor(s)  <b>Noel P. Shillito 6764</b> </div> <div style="text-align: right;"> <b>October 8, 2009</b>            (Date)         </div> </div>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="margin-left: 40px;">         _____          (Name of landlord that obtained judgment)       </div>   <div style="margin-left: 40px;">         _____          (Address of landlord)       </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Townsend, Scott W.****Townsend, Deborah L.****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Scott W. Townsend**Signature of Debtor **Scott W. Townsend****X /s/ Deborah L. Townsend**Signature of Joint Debtor **Deborah L. Townsend**

Telephone Number (If not represented by attorney)

**October 8, 2009**

Date

**Signature of Attorney\*****X /s/ Noel P. Shillito**

Signature of Attorney for Debtor(s)

**Noel P. Shillito 6764**

Printed Name of Attorney for Debtor(s)

**Shillito & Giske, P.S.**

Firm Name

**1919 North Pearl Street Ste C-2  
Tacoma, WA 98406**

Address

**Email: shillito@callatg.com****(253) 572-4388 Fax: (253) 572-4497**

Telephone Number

**October 8, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

United States Bankruptcy Court  
Western District of Washington

In re Scott W. Townsend  
Deborah L. Townsend

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Scott W. Townsend  
Scott W. Townsend

Date: October 8, 2009

United States Bankruptcy Court  
Western District of Washington

In re Scott W. Townsend  
Deborah L. Townsend

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

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☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Deborah L. Townsend  
Deborah L. Townsend

Date: October 8, 2009

**United States Bankruptcy Court**  
**Western District of Washington**

In re **Scott W. Townsend,**  
**Deborah L. Townsend**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>500,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>8</b>	<b>514,922.44</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>3</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>4</b>		<b>3,374,943.64</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>20</b>		<b>1,469,869.68</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>2,750.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>6,080.00</b>
Total Number of Sheets of ALL Schedules		<b>43</b>			
Total Assets			<b>1,014,922.44</b>		
Total Liabilities				<b>4,844,813.32</b>	

**United States Bankruptcy Court**  
**Western District of Washington**

In re **Scott W. Townsend,**  
**Deborah L. Townsend**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence located at 1221 14th Avenue Fox Island, WA 98333		C	500,000.00	849,997.00
2010 Pierce County Tax Assessed Value \$681,700 Cyberhomes.com Value \$351,549 Zillow.com Value \$993,500				
Debtors believe the property would market for approximately \$500,000				

Sub-Total > **500,000.00** (Total of this page)

Total > **500,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on hand</b>	<b>C</b>	<b>2,000.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Wife's personal checking account with Chase Bank</b>	<b>C</b>	<b>113.59</b>
		<b>Checking account with Chase Bank (KW Real Estate Sales)</b>	<b>C</b>	<b>62.35</b>
		<b>Husband's personal checking account with Chase Bank</b>	<b>C</b>	<b>68.50</b>
		<b>Personal checking account with Key Bank</b>	<b>C</b>	<b>3,656.29</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Peninsula Light membership fee</b>	<b>C</b>	<b>100.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods and furnishings</b>	<b>C</b>	<b>4,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books and pictures</b>	<b>C</b>	<b>2,000.00</b>
6. Wearing apparel.		<b>Clothing</b>	<b>C</b>	<b>750.00</b>
7. Furs and jewelry.		<b>Jewelry</b>	<b>C</b>	<b>2,000.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Sporting goods</b>	<b>C</b>	<b>1,000.00</b>

Sub-Total > **15,750.73**  
(Total of this page)

7 continuation sheets attached to the Schedule of Personal Property

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Husband's Roth IRA through American Pension Services</b>	<b>C</b>	<b>9,812.00</b>
		<b>Husband's IRA through American Pension Services</b>	<b>C</b>	<b>136,803.83</b>
		<b>Wife's Roth IRA through American Pension Services</b>	<b>C</b>	<b>25,499.27</b>
		<b>Wife's SEP Plan through American Pension Services</b>	<b>C</b>	<b>299,102.15</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			

Sub-Total > **471,217.25**  
(Total of this page)

Sheet 1 of 7 continuation sheets attached  
to the Schedule of Personal Property

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2007 Toyota Camry Kelley Blue Book Trade in Value</b>	<b>C</b>	<b>14,000.00</b>
		<b>2003 Sears Riding Lawn Mower</b>	<b>C</b>	<b>600.00</b>

Sub-Total > **14,600.00**  
(Total of this page)

Sheet 2 of 7 continuation sheets attached  
to the Schedule of Personal Property

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Office equipment</b>	<b>C</b>	<b>300.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>The Debtors have 100% interest in business known as Highlander Group I, LLC. The business owns real property located at 122 18th Street East, Puyallup, WA. The property is tax assessed at approximately \$350,000 and has First and Second position Deeds of Trust which total approximately \$690,000. Foreclosure proceedings are pending. The business also has a checking account with Chase Bank with an approximate balance of \$20.00.</b>	<b>C</b>	<b>Unknown</b>
		<b>The Debtors, through their business, Bay Street Developments, LLC, have 60% interest in business known as Soundview Equities, LLC. The business has a checking account with Chase Bank with an approximate balance of \$1.38 and real property located at 6319 Soundview Drive, Gig Harbor, WA. The property is tax assessed at \$354,000 and there are First and Second position Deeds of Trust recorded against the property which total approximately \$497,000. The property is co owned by NW Equities, LLC (Mary Goodfellow) 40%. Foreclosure proceedings are pending.</b>	<b>C</b>	<b>Unknown</b>

Sub-Total > **300.00**  
(Total of this page)

Sheet 3 of 7 continuation sheets attached  
to the Schedule of Personal Property

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		The Debtors, through their business, Bay Street Developments, LLC, have 37.5% interest in business known as Highlander Group VI, LLC. The business consists of a bank account with Chase Bank with an approximate balance of \$131.15 and commercial buildings located at 802-804 Bay Street, Port Orchard, WA. The property is tax assessed for \$344,900 with a mortgage lien recorded against the property in the approximate amount of \$382,500. The property is co-owned by Branham Group, LLC (Chris Rasmussen) 25%; Harbor Stone Properties, LLC (Don Dahl) 37.5%; and Bay Street Developments, LLC (Scott & Deborah Townsend) 37.5%. The Debtors do not believe the property has any equity at this time.	C	Unknown
		The Debtors, through their business, Highlander Group VIII, LLC, (now Bay Street Developments, LLC) had 50% ownership interest in business known as 2065 Bay Street, LLC. The business has a checking account with Chase Bank with a \$0 balance and owns real property located at 2065 Bay Street, Port Orchard, WA. The current tax assessed value is \$500,000 and there are mortgage liens of approximately \$1,166,500 recorded against the property. The property is also co-owned by Harbor Stone Lands, LLC (Don Dahl) 50% and Highlander Group VIII, LLC (Scott & Deborah Townsend) 50%. Foreclosure proceedings are pending.	C	Unknown
		The Debtors have 100% interest in business known as Duron & Daughter Investments, LLC. The business owns 3 vacant lots located at Summit Avenue in Bremerton, WA. The lots are currently listed for \$30,000 each and have mortgage loans in the approximate amount of \$128,750 recorded against the property. Summit Avenue, LLC (Michael & Rowena Machuca) has 50% interest in the property. The business also has a checking account with Chase Bank with an approximate balance of \$37.43. Debtors do not believe that business has any equity.	C	0.00

Sub-Total > **0.00**  
(Total of this page)

Sheet 4 of 7 continuation sheets attached  
to the Schedule of Personal Property

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		The Debtors have 100% interest in business known as All Star Financial Northwest Division. The business has a checking account with Chase Bank with an approximate balance of \$10.91.	C	10.91
		The Debtors have 100% interest in business known as Fortress Funding & Financial. The business has a checking account with Wells Fargo Bank with an approximate balance of \$71.36.	C	71.36
		The Debtors, through their business, Fortress Funding & Financial, have 51% interest in business known as FTK, LLC. The business has a checking account with Chase Bank with an approximate balance of \$180.81, an earnest money checking account with Chase Bank with an approximate balance of \$95.00 and a property management checking account with Chase Bank with an approximate balance of \$100.00.	C	191.66
		The Debtors have 100% interest in business known as Highlander Group II. The business has a checking account with a \$0 balance.	C	0.00
		The Debtors have 100% interest in Highlander Group III, LLC dba HG Management. The business has a property management checking account with Chase Bank with an approximate balance of \$101.71, a checking account with Key Bank with a balance of \$2,150 and a security trust account for tenant deposits with Key Bank with a balance of \$2,500.	C	4,751.71

Sub-Total > **5,025.64**  
(Total of this page)

Sheet 5 of 7 continuation sheets attached  
to the Schedule of Personal Property

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		The Debtors have 100% interest in business known as Highlander Group, V. The business has a checking account with Chase Bank with a balance of \$20.00.	C	20.00
		The Debtors, thorough their businesses, Shared Equity Partners, LLC and FTK, LLC have 100% interest in business known as Investors Capital Funding, LLC. The business has a checking account with Key Bank with a \$0 balance.	C	0.00
		The Debtors, through their businesses, Investors Capital Funding, LLC and FTK, LLC, have 100% interest in business known as Shared Equity Partners, LLC. The business has a checking account with Key Bank with a \$0 balance.	C	0.00
		The Debtors have 100% interest in business known as ST Equities, LLC. The business has a checking account with Key Bank a \$0 balance	C	0.00
		The Debtors have 100% interest in business known as Highalnder Group IV, LLC. The business has a checking account with Chase Bank with an approximate balance of \$8.82.	C	8.82
		The Debtors have 100% interest in business known as FFR 1, LLC. The business does not have any assets.	C	0.00
		The Debtors have 50% interest in business known as Cash Revenue Resources, Inc. The business does not have any assets.	C	0.00

Sub-Total > **28.82**  
(Total of this page)

Sheet 6 of 7 continuation sheets attached  
to the Schedule of Personal Property

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>The Debtors tax returns are being amended for years 2003 through 2008. They expect to receive a refund in the approximate amount of \$8,000.</b>	<b>C</b>	<b>8,000.00</b>
		<b>Potential claims against family members, Andrew Holwerda, Jim &amp; Diane Holwerda, Burt &amp; Gini Townsend, Louise Townsend and Greg and Linda Lee for defamation of character, intentional interference with business relationship and loss of business opportunity.</b>	<b>C</b>	<b>Unknown</b>
		<b>Potential claim against Dan Dickerson and David &amp; Jackie Wright for potential improper diversion of investment funds. Debtors invested \$110,000 in Brighton Beach, Oregon project. The Debtors have demanded an accounting of the proceeds, however, they have not received anything to date.</b>	<b>C</b>	<b>Unknown</b>

Sub-Total > **8,000.00**  
(Total of this page)  
Total > **514,922.44**

(Report also on Summary of Schedules)

Sheet 7 of 7 continuation sheets attached  
to the Schedule of Personal Property

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Residence located at 1221 14th Avenue Fox Island, WA 98333</b>	<b>11 U.S.C. § 522(d)(1)</b>	<b>20,200.00</b>	<b>500,000.00</b>
<b>2010 Pierce County Tax Assessed Value \$681,700 Cyberhomes.com Value \$351,549 Zillow.com Value \$993,500</b>			
<b>Debtors believe the property would market for approximately \$500,000</b>			
<hr/>			
<b>Cash on Hand</b>			
<b>Cash on hand</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>2,000.00</b>	<b>2,000.00</b>
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Wife's personal checking account with Chase Bank</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>113.59</b>	<b>113.59</b>
<hr/>			
<b>Checking account with Chase Bank (KW Real Estate Sales)</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>62.35</b>	<b>62.35</b>
<hr/>			
<b>Husband's personal checking account with Chase Bank</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>68.50</b>	<b>68.50</b>
<hr/>			
<b>Personal checking account with Key Bank</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>3,656.29</b>	<b>3,656.29</b>
<hr/>			
<b>Security Deposits with Utilities, Landlords, and Others</b>			
<b>Peninsula Light membership fee</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>100.00</b>	<b>100.00</b>
<hr/>			
<b>Household Goods and Furnishings</b>			
<b>Household goods and furnishings</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>4,000.00</b>	<b>4,000.00</b>
<hr/>			
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
<b>Books and pictures</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>2,000.00</b>	<b>2,000.00</b>
<hr/>			
<b>Wearing Apparel</b>			
<b>Clothing</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>750.00</b>	<b>750.00</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Furs and Jewelry</u></b>			
Jewelry	11 U.S.C. § 522(d)(4)	2,000.00	2,000.00
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
Sporting goods	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
Husband's Roth IRA through American Pension Services	11 U.S.C. § 522(d)(12)	9,812.00	9,812.00
_____			
Husband's IRA through American Pension Services	11 U.S.C. § 522(d)(12)	136,803.83	136,803.83
_____			
Wife's Roth IRA through American Pension Services	11 U.S.C. § 522(d)(12)	25,499.27	25,499.27
_____			
Wife's SEP Plan through American Pension Services	11 U.S.C. § 522(d)(12)	299,102.15	299,102.15
_____			
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2003 Sears Riding Lawn Mower	11 U.S.C. § 522(d)(5)	600.00	600.00
_____			
<b><u>Office Equipment, Furnishings and Supplies</u></b>			
Office equipment	11 U.S.C. § 522(d)(3)	300.00	300.00
<b><u>Other Personal Property of Any Kind Not Already Listed</u></b>			
The Debtors have 100% interest in business known as All Star Financial Northwest Division. The business has a checking account with Chase Bank with an approximate balance of \$10.91.	11 U.S.C. § 522(d)(5)	10.91	10.91
_____			
The Debtors have 100% interest in business known as Fortress Funding & Financial. The business has a checking account with Wells Fargo Bank with an approximate balance of \$71.36.	11 U.S.C. § 522(d)(5)	71.36	71.36
_____			

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
The Debtors, through their business, Fortress Funding & Financial, have 51% interest in business known as FTK, LLC. The business has a checking account with Chase Bank with an approximate balance of \$180.81, an earnest money checking account with Chase Bank with an approximate balance of \$95.00 and a property management checking account with Chase Bank with an approximate balance of \$100.00.	11 U.S.C. § 522(d)(5)	375.81	375.81
The Debtors have 100% interest in Highlander Group III, LLC dba HG Management. The business has a property management checking account with Chase Bank with an approximate balance of \$101.71, a checking account with Key Bank with a balance of \$2,150 and a security trust account for tenant deposits with Key Bank with a balance of \$2,500.	11 U.S.C. § 522(d)(5)	4,751.71	4,751.71
The Debtors have 100% interest in business known as Highlander Group, V. The business has a checking account with Chase Bank with a balance of \$20.00.	11 U.S.C. § 522(d)(5)	20.00	20.00
The Debtors have 100% interest in business known as Highlander Group IV, LLC. The business has a checking account with Chase Bank with an approximate balance of \$8.82.	11 U.S.C. § 522(d)(5)	8.82	8.82
The Debtors tax returns are being amended for years 2003 through 2008. They expect to receive a refund in the approximate amount of \$8,000.	11 U.S.C. § 522(d)(5)	8,000.00	8,000.00
Potential claim against Dan Dickerson and David & Jackie Wright for potential improper diversion of investment funds. Debtors invested \$110,000 in Brighton Beach, Oregon project. The Debtors have demanded an accounting of the proceeds, however, they have not received anything to date.	11 U.S.C. § 522(d)(5)	2,510.66	Unknown
Total:		<b>523,817.25</b>	<b>1,001,106.59</b>

Sheet 2 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			<b>Business debt - Duron &amp; Daughter</b> <b>The Debtors have 100% interest in business known as Duron &amp; Daughter Investments, LLC. The business owns 3 vacant lots located at Summit Avenue in Bremerton, WA. The lots are currently listed for \$30,000 each and have mortgage loans in the</b>					
<b>Carl &amp; Linda Conzatti</b> <b>5018 76th Avenue Ct W</b> <b>University Place, WA 98467</b>		<b>C</b>	Value \$ <b>0.00</b>				<b>128,750.00</b>	<b>128,750.00</b>
Account No.			<b>2006</b> <b>The Debtors have 100% interest in business known as Highlander Group I, LLC. The business owns real property located at 122 18th Street East, Puyallup, WA. The property is tax assessed at approximately \$350,000 and has First and Second po</b>					
<b>Charles &amp; Marilee Yehl</b> <b>13513 McCutcheon Rd E</b> <b>Orting, WA 98360</b>		<b>C</b>	Value \$ <b>Unknown</b>				<b>561,901.68</b>	<b>Unknown</b>
Account No.			<b>Douglas J. Kaukl</b> <b>Attorney at Law</b> <b>14705 Meridian East</b> <b>Puyallup, WA 98375</b>					
<b>Representing:</b> <b>Charles &amp; Marilee Yehl</b>			Value \$					
Account No. <b>xxxxxx4496</b>			<b>Second mortgage</b> <b>Residence located at</b> <b>1221 14th Avenue</b> <b>Fox Island, WA 98333</b> <b>2010 Pierce County Tax Assessed Value</b> <b>\$681,700</b> <b>Cyberhomes.com Value \$351,549</b> <b>Zillow.com Value \$993,500</b>					
<b>First Horizon</b> <b>4000 Horizon Way</b> <b>Irving, TX 75063</b>		<b>C</b>	Value \$ <b>500,000.00</b>				<b>199,997.00</b>	<b>199,997.00</b>
Subtotal (Total of this page)							<b>890,648.68</b>	<b>328,747.00</b>

3 continuation sheets attached

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. <b>xxxxxx3993</b>  <b>First Horizon</b> <b>4000 Horizon Way</b> <b>Irving, TX 75063</b>	<b>C</b>	<b>First mortgage</b> <b>Residence located at</b> <b>1221 14th Avenue</b> <b>Fox Island, WA 98333</b> <b>2010 Pierce County Tax Assessed Value</b> <b>\$681,700</b> <b>Cyberhomes.com Value \$351,549</b> <b>Zillow.com Value \$993,500</b>				<b>650,000.00</b>	<b>150,000.00</b>	
		Value \$ <b>500,000.00</b>						
Account No.  <b>Representing:</b> <b>First Horizon</b>		<b>Quality Loan Service Corp</b> <b>2141 5th Avenue</b> <b>San Diego, CA 92101</b>						
		Value \$						
Account No.  <b>Keiko Kobayashi</b> <b>304 Farragut Avenue North</b> <b>Port Orchard, WA 98366</b>	<b>C</b>	<b>Business debt - Bay Street, LLC</b> <b>The Debtors, through their business,</b> <b>Highlander Group VIII, LLC, (now Bay</b> <b>Street Developments, LLC) had 50%</b> <b>ownership interest in business known</b> <b>as 2065 Bay Street, LLC. The business</b> <b>has a checking account with Chase</b> <b>Bank with a \$0 balance</b>				<b>300,000.00</b>	<b>Unknown</b>	
		Value \$ <b>Unknown</b>						
Account No.  <b>Kitsap County Assessor</b> <b>PO Box 299</b> <b>Bremerton, WA 98337</b>	<b>C</b>	<b>Notice only</b>						
		Value \$ <b>0.00</b>				<b>0.00</b>	<b>0.00</b>	
Account No.  <b>Mary Elizabeth Hill</b> <b>PO Box 952</b> <b>Wauna, WA 98395</b>	<b>C</b>	<b>Business debt - Soundview Equities,</b> <b>LLC</b> <b>The Debtors, through their business,</b> <b>Bay Street Developments, LLC, have</b> <b>60% interest in business known as</b> <b>Soundview Equities, LLC. The business</b> <b>has a checking account with Chase</b> <b>Bank with an approximate balance of</b>				<b>613,430.00</b>	<b>Unknown</b>	
		Value \$ <b>Unknown</b>						
Subtotal						<b>1,563,430.00</b>	<b>150,000.00</b>	
(Total of this page)								

Sheet **1** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No.  <b>Representing: Mary Elizabeth Hill</b>			<b>Ssuan Caulkins Davies Pearson PC PO Box 1657 Tacoma, WA 98401</b>					
			Value \$					
Account No.  <b>Paradigm Senior Living Inc 800 NW 6th Avenue Ste 326 Portland, OR 97209-3715</b>			<b>Business debt - Soundview Equities The Debtors, through their business, Bay Street Developments, LLC, have 60% interest in business known as Soundview Equities, LLC. The business has a checking account with Chase Bank with an approximate balance of \$1.38 and real property lo</b>					
			Value \$ <b>Unknown</b>				<b>3,250.00</b>	<b>Unknown</b>
Account No.  <b>Pierce County Budget &amp; Finance PO Box 11621 Tacoma, WA 98411-6621</b>			<b>Property taxes - Notice only</b>					
			Value \$ <b>0.00</b>				<b>0.00</b>	<b>0.00</b>
Account No.  <b>Port Orchard Building Assoc 111 129th Avenue NE Bellevue, WA 98005</b>			<b>Business debt - Highlander Group VI The Debtors, through their business, Bay Street Developments, LLC, have 37.5% interest in business known as Highlander Group VI, LLC. The business consists of a bank account with Chase Bank with an approximate balance of \$131.15 and commer</b>					
			Value \$ <b>Unknown</b>				<b>382,500.00</b>	<b>Unknown</b>
Account No. <b>01/07</b>  <b>Sound Credit Union PO Box 1595 Tacoma, WA 98401-1595</b>			<b>Automobile loan  2007 Toyota Camry Kelley Blue Book Trade in Value</b>					
			Value \$ <b>14,000.00</b>				<b>20,175.61</b>	<b>6,175.61</b>
Subtotal (Total of this page)							<b>405,925.61</b>	<b>6,175.61</b>

Sheet **2** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.	C	<b>Business debt - Bay Street, LLC</b> <b>The Debtors, through their business,</b> <b>Highlander Group VIII, LLC, (now Bay</b> <b>Street Developments, LLC) had 50%</b> <b>ownership interest in business known</b> <b>as 2065 Bay Street, LLC. The business</b> <b>has a checking account with Chase</b> <b>Bank with a \$0 balance</b>					
<b>Timberland Bank</b> <b>PO Box 697</b> <b>Hoquiam, WA 98550</b>		Value \$ <b>Unknown</b>				<b>514,939.35</b>	<b>Unknown</b>
Account No.		<b>Jon C. Parker</b> <b>Parker Johnson &amp; Parker</b> <b>PO Box 700</b> <b>Hoquiam, WA 98550</b>					
<b>Representing:</b> <b>Timberland Bank</b>		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					

Sheet **3** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured ClaimsSubtotal  
(Total of this page)**514,939.35****0.00**Total  
(Report on Summary of Schedules)**3,374,943.64****484,922.61**

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury resulting while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	A M O U N T N O T E N T I T L E D T O P R I O R I T Y, I F A N Y
		A M O U N T E N T I T L E D T O P R I O R I T Y						
Account No.			<b>Notice only</b>					
<b>Internal Revenue Service Centralized Insolvency PO Box 21126 Philadelphia, PA 19114-0329</b>	<b>C</b>							<b>0.00</b>
							<b>0.00</b>	<b>0.00</b>
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal								<b>0.00</b>
(Total of this page)							<b>0.00</b>	<b>0.00</b>
Total								<b>0.00</b>
(Report on Summary of Schedules)							<b>0.00</b>	<b>0.00</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>2794</b>  <b>A&amp;A Bookkeeping Services</b> <b>3110 Judson St PMB 179</b> <b>Gig Harbor, WA 98335</b>	<b>C</b>	<b>Business debt - FTK, LLC</b>				<b>176.40</b>
Account No. <b>xxxxx6408</b>  <b>ACN World Headquarters</b> <b>1000 Progress Place</b> <b>Concord, NC 28025</b>	<b>C</b>	<b>Personal debt</b>				<b>38.29</b>
Account No.  <b>Representing:</b> <b>ACN World Headquarters</b>		<b>NCO Financial Systems</b> <b>507 Prudential Rd</b> <b>Horsham, PA 19044</b>				
Account No.  <b>Adam McAlerney</b> <b>14007 69th Dr SE, Unit Z1</b> <b>Snohomish, WA 98296</b>	<b>C</b>	<b>Business debt - former tenant</b>				<b>Unknown</b>
<div style="display: flex; justify-content: space-between;"> <span><b>19</b> continuation sheets attached</span> <div> Subtotal (Total of this page) </div> </div>						<b>214.69</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Aegis Funding</b> <b>11381 Meadowglen Ln Ste 1</b> <b>Houston, TX 77082-2647</b>	<b>C</b>	<b>Business debt - Duron &amp; Daughter</b>					<b>Unknown</b>	
Account No.  <b>Allstate</b> <b>PO Box 40047</b> <b>Roanoke, VA 24022-0047</b>	<b>C</b>	<b>Personal debt</b>					<b>101.20</b>	
Account No.  <b>Representing:</b> <b>Allstate</b>		<b>Credit Collection Services</b> <b>Two Wells Ave Dept 9134</b> <b>Newton Center, MA 02459</b>						
Account No.  <b>Analee McDonald</b> <b>2129 South 5100 West</b> <b>Ogden, UT 84401</b>	<b>C</b>	<b>Personal debt - 14114 95th Avenue NW, Gig Harbor</b>					<b>76,959.71</b>	
Account No.  <b>Analee McDonald</b> <b>2129 South 5100 West</b> <b>Ogden, UT 84401</b>	<b>C</b>	<b>Busienss debt - Highlander Group II, LLC</b> <b>14112 95th Avenue NW, Gig Harbor, WA</b>					<b>130,000.00</b>	
Sheet no. <b>1</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) <b>207,060.91</b>	

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Analee McDonald</b> <b>2129 South 5100 West</b> <b>Ogden, UT 84401</b>	C	<b>Business debt - Highlander Group II, LLC</b> <b>14112 95th Avenue NW, Gig Harbor, WA</b>						<b>30,000.00</b>
Account No.  <b>Analee McDonald</b> <b>2129 South 5100 West</b> <b>Ogden, UT 84401</b>	C	<b>Business debt - FTK, LLC</b>						<b>Unknown</b>
Account No.  <b>Andrew Holwerda</b> <b>1119 Olive Street Apt C</b> <b>Santa Barbara, CA 93101</b>	C	<b>Potential personal creditor</b>						<b>Unknown</b>
Account No. <b>xxxxxx9168</b>  <b>Aurora Loan Services</b> <b>10350 Park Meadows Drive</b> <b>Littleton, CO 80124</b>	C	<b>Personal debt - Potential deficiency balance</b> <b>for 4410 155th street NW, Gig Harbor, WA</b>						<b>Unknown</b>
Account No. <b>xxxxxx9779</b>  <b>Aurora Loan Services</b> <b>10350 Park Meadows Drive</b> <b>Littleton, CO 80124</b>	C	<b>Personal debt - Potential deficiency balance</b> <b>for real property located at 14114 95th avenue</b> <b>NW, Gig Harbor, WA</b>						<b>Unknown</b>
Sheet no. <u>2</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>30,000.00</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxxxx9415</b>  <b>Aurora Loan Services</b> <b>10350 Park Meadows Drive</b> <b>Littleton, CO 80124</b>		<b>Potential deficiency balance on real property located at 14112 95th Avenue NW, Gig Harbor, WA</b>	<b>C</b>					<b>176,250.00</b>
Account No.  <b>Representing:</b> <b>Aurora Loan Services</b>		<b>Northwest Trustee Services</b> <b>PO Box 997</b> <b>Bellevue, WA 98009-0097</b>						
Account No. <b>xxxx-xxxx-xxxx-4786</b>  <b>Bank of America</b> <b>Alaska Airlines</b> <b>PO Box 15026</b> <b>Wilmington, DE 19850-5026</b>		<b>Personal debt</b>	<b>C</b>					<b>17,213.52</b>
Account No.  <b>Beaconz, LLC</b> <b>1229 Queets Drive</b> <b>Fox Island, WA 98333</b>		<b>Personal debt - 14114 95th Avenue NW, Gig Harbor, WA 98329</b>	<b>C</b>					<b>53,500.00</b>
Account No.  <b>Beaconz, LLC</b> <b>1229 Queets Dr</b> <b>Fox Island, WA 98333</b>	<b>X</b>	<b>Business debt - FTK, LLC</b> <b>3402 Wollochet Dr NW, Gig Harbor, WA</b>	<b>C</b>					<b>78,752.00</b>
Sheet no. <b>3</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>325,715.52</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business debt - FTK, LLC</b> <b>3402 Wollochet Dr NW, Gig Harbor, WA</b>				
<b>Beaconz, LLC</b> <b>1229 Queets Drive</b> <b>Fox Island, WA 98333</b>	<b>X</b>	<b>C</b>				<b>36,050.00</b>
Account No.		<b>Business debt - FTK, LLC</b> <b>3402 Wollochet Drive NW, Gig Harbor, WA</b>				
<b>Beaconz, LLC</b> <b>1229 Queets Drive</b> <b>Fox Island, WA 98333</b>	<b>X</b>	<b>C</b>				<b>12,360.00</b>
Account No.		<b>2007</b> <b>Business debt - Highlander Group I, LLC.</b> <b>115 17th Street; 117 17th Street; 119 17th</b> <b>Street; 122 18th Street; 128 18th Street; 132</b> <b>18th Street Puyallup, WA</b>				
<b>Bob &amp; Margee Beavin</b> <b>1229 Queets Drive</b> <b>Fox Island, WA 98333</b>		<b>C</b>				<b>150,000.00</b>
Account No.		<b>Business debt -FTK, LLC</b>				
<b>Boomerang Enterprises, Inc</b> <b>PO Box 2514</b> <b>Gig Harbor, WA 98335</b>		<b>C</b>				<b>Unknown</b>
Account No.		<b>Potential personal creditor</b>				
<b>Burt &amp; Gini Townsend</b> <b>Chateau Cupertino</b> <b>10150 Torre Avenue #239</b> <b>Cupertino, CA 95014</b>		<b>C</b>				<b>Unknown</b>
Sheet no. <b>4</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>198,410.00</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. <b>xxxx7-001M</b>	<b>C</b>	<b>Business debt - Duron &amp; Daughter</b>				<b>2,950.50</b>					
<b>Campbell Dille Barnett Smith &amp; Wiley PO Box 488 Puyallup, WA 98371-0164</b>											
Account No. <b>xxxx-xxxx-xxxx-8188</b>	<b>C</b>	<b>Personal debt</b>				<b>8,787.48</b>					
<b>Capital One PO Box 5155 Norcross, GA 30091</b>											
Account No.		<b>MRS Associates, Inc 1930 Olney Avenue Cherry Hill, NJ 08003</b>									
<b>Representing: Capital One</b>											
Account No.		<b>NCO Financial PO Box 12100 Dept 64 Trenton, NJ 08650</b>									
<b>Representing: Capital One</b>											
Account No.	<b>C</b>	<b>Personal debt</b>				<b>51,500.00</b>					
<b>Carl &amp; Linda Conzatti 5018 76th Avenue Ct W University Place, WA 98467</b>											
Sheet no. <b>5</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>					
						<b>63,237.98</b>					

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business debt - FTK, LLC</b>				<b>Unknown</b>
<b>Carl Conzatti 5018 76th Ave Ct W University Place, WA 98467</b>	<b>C</b>					
Account No. <b>xxxxx01-15</b>		<b>Business debt - Highlander Group VIII, LLC</b>				<b>101.06</b>
<b>Cascade Natural Gas PO Box 34344 Seattle, WA 98124-1344</b>	<b>C</b>					
Account No. <b>xxxx-xxxx-xxxx-1110</b>		<b>Personal debt</b>				<b>8,019.51</b>
<b>Chase PO Box 15298 Wilmington, DE 19850-5298</b>	<b>C</b>					
Account No. <b>xxxx-xxxx-xxxx-0319</b>		<b>Business debt - Highlander Group V, LLC</b>				<b>2,393.18</b>
<b>Chase PO Box 15298 Wilmington, DE 19850-5298</b>	<b>C</b>					
Account No. <b>xxxx-xxxx-xxxx-0974</b>		<b>Personal debt</b>				<b>23,061.16</b>
<b>Chase PO Box 15298 Wilmington, DE 19850-5298</b>	<b>C</b>					
Sheet no. <b>6</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>33,574.91</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx-xxxx-xxxx-1110</b>  <b>Chase</b> <b>PO Box 94014</b> <b>Palatine, IL 60094-4014</b>	<b>C</b>	<b>Personal debt</b>				<b>8,107.47</b>
Account No.  <b>Chis Ray</b> <b>16589 Oleander Avenue</b> <b>Los Gatos, CA 95032</b>	<b>C</b>	<b>Business debt - FTK, LLC</b>				<b>Unknown</b>
Account No.  <b>Chris Rasmussen</b> <b>504 Escalona Drive</b> <b>Capitola, CA 95010</b>	<b>C</b>	<b>Business debt - FTK, LLC</b>				<b>Unknown</b>
Account No. <b>xxxxxxxxxx9000</b>  <b>CIT Technology Financial</b> <b>21146 Network Place</b> <b>Chicago, IL 60673-1211</b>	<b>C</b>	<b>Business debt - FTK, LLC</b>				<b>Unknown</b>
Account No. <b>xxxx-xxxx-xxxx-7167</b>  <b>Citi Cards</b> <b>PO Box PO Box 6000</b> <b>The Lakes, NV 89163-6000</b>	<b>C</b>	<b>Personal debt</b>				<b>16,214.12</b>
Sheet no. <u>7</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>24,321.59</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM					
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.									
Account No. <b>xxxx-xxxx-xxxx-2589</b>	<b>C</b>	<b>Personal debt</b>				<b>1,082.05</b>					
<b>Citi Platinum PO Box 6000 The Lakes, NV 89163-6000</b>											
Account No. <b>xx-xxx0-000</b>	<b>C</b>	<b>Business debt - Highlander Group I, LLC</b>				<b>80.90</b>					
<b>City of Puyallup PO Box 90025 Bellevue, WA 98009-9025</b>											
Account No.	<b>C</b>	<b>Business debt - Duron &amp; Daughter</b>				<b>Unknown</b>					
<b>Cora Cruspero 24213 35th Place Kent, WA 98032</b>											
Account No.	<b>C</b>	<b>Business debt - Duron &amp; Daughter</b>				<b>Unknown</b>					
<b>Cora Cruspero 24213 35th Place Kent, WA 98032</b>											
Account No. <b>xxxxx7930</b>	<b>C</b>	<b>Personal debt - potential deficiency balance for 7336 E Manchester Ct, Port Orchard, WA</b>				<b>Unknown</b>					
<b>Countrywide/Bank of America PO Box 5170 Simi Valley, CA 93062-5170</b>											
Sheet no. <b>8</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>					
						<b>1,162.95</b>					

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business debt - Former tenants</b>				
<b>Daniel &amp; Jillian Caines 14114 95th Avenue NW Gig Harbor, WA 98329</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Business debt</b>				
<b>David &amp; Jackie Wright 615 8th Avenue Fox Island, WA 98333</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Business debt - FTK, LLC</b>				
<b>David Wright PO Box 99 Fox Island, WA 98333</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Business debt - FTK, LLC</b>				
<b>Don Dahl 6309 110th Street NW Gig Harbor, WA 98332</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Business debt</b>				
<b>DRPI, LLC Dan Dickerson 5648 SE Campanario Rd Portland, OR 97222-2117</b>	<b>C</b>					<b>Unknown</b>
Sheet no. <u>9</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>0.00</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. <b>Axxxxx5860</b>	<b>C</b>	<b>Business debt - Bay Street, LLC</b>				<b>1,739.20</b>	
<b>Enumclaw Insurance Group PO Box 34983 Seattle, WA 98124-1983</b>							
Account No.	<b>X C</b>	<b>Business debt - FTK, LLC</b>				<b>300,000.00</b>	
<b>Equity Trust Co FBO David Pontius 200 NE Pacific Street Ste 100 Tacoma, WA 98405</b>							
Account No.		<b>Michael P. Stern 10900 NE 4th Street #850 Bellevue, WA 98004</b>					
<b>Representing: Equity Trust Co</b>							
Account No.	<b>C</b>	<b>Personal debt</b>				<b>2,500.00</b>	
<b>Fidelity Contracting PO Box 731275 Puyallup, WA 98373</b>							
Account No.	<b>C</b>	<b>Business debt - Soundview Equities</b>				<b>185.00</b>	
<b>Gary Branfeld Branfeld &amp; Associates 5350 Orchard street W #202 University Place, WA 98467</b>							
Sheet no. <b>10</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>304,424.20</b>	
Subtotal (Total of this page)							

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Gary Branfeld Branfeld &amp; Associates 5350 Orchard street W #202 University Place, WA 98467</b>	C	Personal debt						789.00
Account No.  <b>Gary Branfeld Branfeld &amp; Associates 5350 Orchard street W #202 University Place, WA 98467</b>	C	Business debt - Duron & Daughter						3,512.86
Account No.  <b>Gary Branfeld Branfeld &amp; Associates 5350 Orchard street W #202 University Place, WA 98467</b>	C	Business debt - 2065 Bay Street						2,445.05
Account No. xxxxxx3111  <b>GEMB Lending, Inc. PO Box 57098 San Diego, CA 92169</b>	C	Personal debt - Deficiency balance for 2005 Formula 260 BR Boat that was returned on August 11, 2009.						36,371.48
Account No.  <b>Greg &amp; Linda Lee 205 Cheltenham Place San Jose, CA 95139-1415</b>	C	Potential personal creditor						Unknown
Sheet no. <u>11</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;">             Subtotal (Total of this page)           </div>								43,118.39

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Personal debt - 14114 95th Avenue NW, Gig Harbor, WA</b>				
<b>Horsehoe Gardens HOA PO Box 990 Wauna, WA 98395</b>	<b>C</b>					<b>1,240.00</b>
Account No.		<b>Business debt - FTK, LLC</b>				
<b>Integrity Home Solutions, Inc. 2105 28th Avenue SE Puyallup, WA 98374</b>	<b>C</b>					<b>Unknown</b>
Account No. <b>xxxx-xxxx-xxxx-2764</b>		<b>Personal debt</b>				
<b>J. Jill PO Box PO Box 689182 Des Moines, IA 50368-9182</b>	<b>C</b>					<b>294.78</b>
Account No.		<b>Business debt - FTK, LLC</b>				
<b>Jackie Wright PO Box 99 Fox Island, WA 98333</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Potential personal creditor</b>				
<b>Jim &amp; Diane Holwerda 1041 Dartmouth Lane Los Altos, CA 94024-5511</b>	<b>C</b>					<b>Unknown</b>
Sheet no. <b>12</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>1,534.78</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business debt</b>				
<b>Jonathan &amp; April Gann 4054 A Gum Lakewood, WA 98439</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Business debt - FTK, LLC</b>				
<b>Karen Clark 1001 A Nevada Street Milton, WA 98354</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Business debt - Highlander Group VIII, LLC</b>				
<b>Kim Schaumberg 10112 Bay view Rd KPN Vaughn, WA 98394</b>	<b>C</b>					<b>5,400.00</b>
Account No.		<b>Business debt - FTK, LLC</b>				
<b>Lapell, LLC Ed &amp; Linda Rodriguez 5411 62nd Street NW Gig Harbor, WA 98335</b>	<b>C</b>					<b>16,326.54</b>
Account No.		<b>Business debt - Duron &amp; Daughter</b>				
<b>Lexis Nexis PO Box 7247-6157 Philadelphia, PA 19170-6157</b>	<b>C</b>					<b>300.00</b>
Sheet no. <b>13</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>22,026.54</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.  <b>Los Gatos Investment Group</b> <b>504 Escalona Drive</b> <b>Capitola, CA 95010</b>	C	Personal debt						43,750.00
Account No.  <b>Louise Townsend</b> <b>Sunny View Retirement Communit</b> <b>22445 Cupertino Rd #134</b> <b>Cupertino, CA 95014</b>	C	Potential personal creditor						Unknown
Account No.  <b>Manchester Water District</b>	C	Personal debt						15.66
Account No. <b>x9831</b>  <b>Martinson, Cobean &amp; Assoc</b> <b>1607 South 341st Place</b> <b>Federal Way, WA 98003-6899</b>	C	Business debt - FTK, LLC						959.50
Account No.  <b>MMJ Group, LLC</b> <b>Tom O'Brien</b> <b>2414 Berry Lane</b> <b>Tacoma, WA 98424</b>	C	Business debt - FTK, LLC						16,326.54
Sheet no. <b>14</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>61,051.70</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business debt - Leong &amp; Associates, LLC</b>				<b>Unknown</b>
<b>Patricia Leong 764 El Macero Way Sacramento, CA 95831</b>	<b>C</b>					
Account No.		<b>Personal debt - deficiency balance on property located at 4410 155th St NW, Gig Harbor, WA 98332</b>				<b>15,184.79</b>
<b>Phil Schwartz 1925 E Day Island Blvd W Tacoma, WA 98466</b>	<b>C</b>					
Account No.		<b>Business debt - Druon &amp; Daughter Investments. 9517 Olalla Valley Rd, Olalla, WA 98359</b>				<b>Unknown</b>
<b>Pierce Commercial Bank PO Box 110488 Tacoma, WA 98411</b>	<b>C</b>					
Account No. <b>xxxx0770</b>		<b>Business debt - Allstar Financial NW Division, Inc</b>				<b>109.94</b>
<b>Pierce County Public Works PO Box 11620 Tacoma, WA 98411-6620</b>	<b>C</b>					
Account No. <b>xxx-xxx-462-9</b>		<b>Business debt - Highlander Group VIII, LLC</b>				<b>330.75</b>
<b>Puget Sound Energy BOT-01H PO Box 91269 Bellevue, WA 98009-9269</b>	<b>C</b>					
Sheet no. <b>15</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>15,625.48</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business debt</b>				
<b>Rick and Sherry Houk 9012 Pike Place Port Orchard, WA 98367</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Personal debt</b>				
<b>Robert &amp; Marge Beavin 1229 Queets Drive Fox Island, WA 98333</b>	<b>C</b>					<b>12,875.00</b>
Account No.		<b>Business debt - FTK, LLC</b>				
<b>Robert Beavin 1229 Queets Drive Fox Island, WA 98333</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Business debt - Leong &amp; Associates, LLC</b>				
<b>Robert Gaunce 1069 SW Depot Ct Port Orchard, WA 98367</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Business debt - FTK, LLC</b>				
<b>Robert Kaestner 120 NE Dusty Rd Belfair, WA 98528</b>	<b>C</b>					<b>Unknown</b>
Sheet no. <b>16</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>12,875.00</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business debt - FTK, LLC</b>				
<b>Royal Tine Properties, LLC Doug &amp; Brandi Seekins 5411 Point Fosdick Dr NW #E PMB 94 Gig Harbor, WA 98335</b>	<b>C</b>					<b>16,326.54</b>
Account No.		<b>Personal debt - 7336 E Manchester Ct, Port Orchard, WA</b>				
<b>Rudy &amp; Shirley Swenson 710 Bay Street Port Orchard, WA 98366</b>	<b>C</b>					<b>41,718.51</b>
Account No.		<b>Steve Dixon PLLC 1501 Piperbery Way SE Ste 103 Port Orchard, WA 98366</b>				
<b>Representing: Rudy &amp; Shirley Swenson</b>						
Account No.		<b>Business debt - Former tenant</b>				
<b>Ryan Goolsby 7336 E Manchester Ct Glenoma, WA 98336</b>	<b>C</b>					<b>Unknown</b>
Account No. <b>xxxx-xxxx-xxxx-8246</b>		<b>Personal debt</b>				
<b>Sears Go! Mastercard PO Box 6282 Sioux Falls, SD 57117-6282</b>	<b>C</b>					<b>715.34</b>
Sheet no. <b>17</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>58,760.39</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business debt - FTK, LLC</b>				
<b>Terry Owen, LLC 633 N Mildred Ste F1 Tacoma, WA 98406</b>	<b>C</b>					<b>8,824.58</b>
Account No.		<b>Business debt</b>				
<b>Thomas M. Myers 9517 SE Olalla Valley Rd Port Orchard, WA 98366</b>	<b>C</b>					<b>Unknown</b>
Account No.		<b>Business debt - FTK, LLC</b>				
<b>Waller Investments, Inc 5805 Waller Rd Tacoma, WA 98443</b>	<b>C</b>					<b>Unknown</b>
Account No. <b>xxxxx9-000</b>		<b>Business debt - Druon &amp; Daughter</b>				
<b>West Sound Utility District 2924 SE Lund Avenue Port Orchard, WA 98366</b>	<b>C</b>					<b>1,234.27</b>
Account No.		<b>Busienss debt - Bay Street, LLC</b>				
<b>West Sound Utility District 2924 SE Lund Avenue Port Orchard, WA 98366</b>	<b>C</b>					<b>2,395.80</b>
Sheet no. <b>18</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>12,454.65</b>

In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Business debt - FTK, LLC</b>				<b>Unknown</b>
<b>Will Sugg 603 NW 89th Street Seattle, WA 98117</b>	<b>C</b>					
Account No.		<b>Business debt - FTK, LLC</b>				<b>50,000.00</b>
<b>William Poch 5220 140th Street Ct NW Gig Harbor, WA 98332</b>	<b>X C</b>					
Account No.		<b>Business debt - FTK, LLC</b>				<b>Unknown</b>
<b>William Poch 5220 140th Street Ct NW Gig Harbor, WA 98332</b>	<b>C</b>					
Account No.		<b>Business debt - Highlander Group VIII, LLC</b>				<b>4,300.00</b>
<b>WM Palmer Consultants PO Box 6 Port Orchard, WA 98366</b>	<b>C</b>					
Account No.						
Sheet no. <b>19</b> of <b>19</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b> <b>54,300.00</b>
(Report on Summary of Schedules)						<b>Total 1,469,869.68</b>

In re     **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
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In re **Scott W. Townsend,  
Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Greg Dullum</b>	<b>William Poch 5220 140th Street Ct NW Gig Harbor, WA 98332</b>
<b>Greg Dullum</b>	<b>Equity Trust Co FBO David Pontius 200 NE Pacific Street Ste 100 Tacoma, WA 98405</b>
<b>Greg Dullum</b>	<b>Beaconz, LLC 1229 Queets Dr Fox Island, WA 98333</b>
<b>Greg Dullum</b>	<b>Beaconz, LLC 1229 Queets Drive Fox Island, WA 98333</b>
<b>Greg Dullum</b>	<b>Beaconz, LLC 1229 Queets Drive Fox Island, WA 98333</b>

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continuation sheets attached to Schedule of Codebtors

In re **Scott W. Townsend**  
**Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Real Estate Investor</b>	<b>Real Estate Investor</b>
Name of Employer	<b>FTK, LLC</b>	<b>FTK, LLC</b>
How long employed	<b>3 years</b>	<b>3 years</b>
Address of Employer	<b>5775 Soundview Drive #C204 Gig Harbor, WA 98335</b>	<b>5775 Soundview Drive #C204 Gig Harbor, WA 98335</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>0.00</u>
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>0.00</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>0.00</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance (Specify): \_\_\_\_\_  
12. Pension or retirement income  
13. Other monthly income (Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>2,750.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>2,750.00</u>	\$ <u>0.00</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>2,750.00</u>	\$ <u>0.00</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>2,750.00</u>	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Both Debtors are actively seeking employment.**

In re **Scott W. Townsend**  
**Deborah L. Townsend**

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>1,500.00</b>
a. Are real estate taxes included? Yes _____ No <u><b>X</b></u>		
b. Is property insurance included? Yes _____ No <u><b>X</b></u>		
2. Utilities:		
a. Electricity and heating fuel	\$	<b>250.00</b>
b. Water and sewer	\$	<b>50.00</b>
c. Telephone	\$	<b>25.00</b>
d. Other <u><b>See Detailed Expense Attachment</b></u>	\$	<b>495.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>100.00</b>
4. Food	\$	<b>600.00</b>
5. Clothing	\$	<b>200.00</b>
6. Laundry and dry cleaning	\$	<b>0.00</b>
7. Medical and dental expenses	\$	<b>455.00</b>
8. Transportation (not including car payments)	\$	<b>275.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>100.00</b>
10. Charitable contributions	\$	<b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>0.00</b>
c. Health	\$	<b>435.00</b>
d. Auto	\$	<b>75.00</b>
e. Other _____	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>0.00</b>
b. Other <u><b>Toyota Camry</b></u>	\$	<b>400.00</b>
c. Other _____	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>420.00</b>
17. Other <u><b>See Detailed Expense Attachment</b></u>	\$	<b>700.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>6,080.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<b>2,750.00</b>
b. Average monthly expenses from Line 18 above	\$	<b>6,080.00</b>
c. Monthly net income (a. minus b.)	\$	<b>-3,330.00</b>

In re **Scott W. Townsend**  
**Deborah L. Townsend**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)****Detailed Expense Attachment****Other Utility Expenditures:**

Cell phone	\$	<b>350.00</b>
Garbage	\$	<b>20.00</b>
Cable	\$	<b>50.00</b>
Internet	\$	<b>50.00</b>
Fax line	\$	<b>25.00</b>
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>495.00</b>

**Other Expenditures:**

Household supplies	\$	<b>100.00</b>
Personal care	\$	<b>150.00</b>
Pet care	\$	<b>50.00</b>
Storage unit	\$	<b>225.00</b>
Office supplies	\$	<b>100.00</b>
YMCA	\$	<b>75.00</b>
<b>Total Other Expenditures</b>	<b>\$</b>	<b>700.00</b>

**United States Bankruptcy Court**  
**Western District of Washington**

In re **Scott W. Townsend**  
**Deborah L. Townsend**

Debtor(s)

Case No.  
Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
45 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 8, 2009**

Signature **/s/ Scott W. Townsend**  
**Scott W. Townsend**  
Debtor

Date **October 8, 2009**

Signature **/s/ Deborah L. Townsend**  
**Deborah L. Townsend**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court Western District of Washington

In re **Scott W. Townsend  
Deborah L. Townsend**

Debtor(s)

Case No.  
Chapter

**7**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$-175,759.00**

SOURCE  
**2008: Both Business Income**

### 2. Income other than from employment or operation of business

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

### 3. Payments to creditors

None

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Swenson v. Townsend Pierce County District Court Case No. 785600</b>	<b>Collection</b>	<b>Pierce County District Court at Tacoma, Washington</b>	<b>Pending</b>
<b>Kobayashi v. Townsend Pierce County Superior Court Case No. 09-2-07210-3</b>	<b>Collection</b>	<b>Pierce County Superior Court at Tacoma, Washington</b>	<b>Pending</b>
<b>Wenefreda Dayoc/Pancipanci, LLC v. Townsend et., al Kitsap County Superior Court Cause No. 07-2-02366- 8</b>	<b>Commercial</b>	<b>Kitsap County Superior Court at Port Orchard, WA</b>	<b>Pending</b>

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
GEMB Lending, Inc. PO Box 57098 San Diego, CA 92169	August 11, 2009	2005 Formula 260 BR Boat
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	August 14, 2009	Real property located at 4410 155th street NW, Gig Harbor, WA
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	July 24, 2009	Real property located at 14114 95th avenue NW, Gig Harbor, WA
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124		Personal debt - Potential deficiency balance for 4410 155th street NW, Gig Harbor, WA
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	September 2009	Real property located at 14112 95th Avenue NW, Gig Harbor, WA

### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Shillito &amp; Giske, P.S. 1919 North Pearl Street Ste C-2 Tacoma, WA 98406</b>	<b>April 16, 2009</b>	<b>\$3,000.00</b>

**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Dana Hancock &amp; Tiffany Lally 13425 9th Avenue NW Gig Harbor, WA 98329 None</b>	<b>July 27, 2009</b>	<b>The Debtors sold their 9517 Olalla Valley Rd, Olalla, WA 98359 for \$393,800. This was a short sale, therefore, the Debtors did not receive any proceeds through the sale.</b>
<b>Private Party</b>	<b>August 2009</b>	<b>The Debtors sold their 2002 Chevy Silverado Truck for \$27,000. Approximately \$19,000 was used to pay off the secured lienholder. A portion of the net proceeds to the Debtors were used to pay attorneys fees and CPA fees. The balance of the funds are held in the Debtors personal bank accounts.</b>

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None

- ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Timberland Bank PO Box 697 Hoquiam, WA 98550	Two business checking accounts for 2065 Bay Street	March 31, 2009
Chase Bank	Business checking account for Cash Revenue Resources	September 14, 2009
Chase Bank	Business checking account for Duron & Daughter	February 4, 2009

**12. Safe deposit boxes**

None

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None

- ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None

- ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
909 Indigo Drive Fox Island, WA 98333	Scott W. Townsend Deborah L. Townsend	January 2000 thorough November 2005

**16. Spouses and Former Spouses**

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
2065 Bay Street, LLC	26-1631984 / 602789216	6659 Kimball Dr Ste C301 Gig Harbor, WA 98335	Real Estate Investments	12/19/07 through 4/1/09
Allstar Financial Northwest Division Inc	77-0596542 / 602284298	5114 Point Foskick Dr NW #E5 Gig Harbor, WA 98335-1733	Real Estate Investments	3/21/03 through present
Bay Street Developments, LLC	20-3158321	5114 Point Fosdick Dr NW Gig Harbor, WA 98335	Real Estate Investments	July 12, 2005 through present
Cash Revenue Resources, Inc	20-2478466	5114 Pt Fosdick Dr NW Gig Harbor, WA 98335	Real Estate Investments	2/22/05 through present
Duron & Daughter Investments, LLC	68-0490367 / 602182724	5114 Point Fosdick Dr NW #E-5 Gig Harbor, WA 98335	Real Estate Investments	2/15/02 through present
Fortress Funding & Financial, LLC	20-8864966	5114 Pt Fosdick Dr NW Gig Harbor, WA 98335	Real Estate Investments	4/16/07 through present
FFR1, LLC	20-5606556 / 602650179	5114 Pt Fosdick Dr NW #E5 Gig Harbor, WA 98335	Real Estate Investments	9/14/06 through present
FTK, LLC	65-1292989 / 602651267	5775 Soundview Drive Ste C204 Gig Harbor, WA 98335	Real Estate Investments	9/19/06 through ?
Highlander Group I, LLC	20-2344176	909 Indigo Dr Fox Island, WA 98333	Real estate Investments	2/8/05 through present
Highlander Group II, LLC	20-2344236 / 602471661	909 Indigo Dr Fox Island, WA 98333	Real Estate Investments	2/8/05 through present
Highlander Group III, LLC	20-2344331 / 602471659	5114 Point Fosdick Dr NW Ste E Gig Harbor, WA 98335	Property Management	2/8/05 through present
Highlander Group IV, LLC	20-2335285 / 602471646	909 Indigo Dr Fox Island, WA 98333	General Business / Investments	2/8/05 through present
Highlander Group V, LLC	20-2343851 / 602471645	909 Indigo Dr Fox Island, WA 98333	Real Estate Investments	2/8/05 through present
Highlander Group VI, LLC	20-2344953 / 602471644	909 Indigo Drive Fox Island, WA 98333	Real Estate Investments	2/8/05 through present
Highlander Group VIII, LLC	20-3162411 / 602520223	909 Indigo Dr Fox Island, WA 98333	Real Estate Investments	7/12/05 through present

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Investors Capital Funding, LLC	26-2713418 / 602833707	6659 Kimball Dr Ste C301 Gig Harbor, WA 98335	Real Estate Investments	5/20/08 through present
Shared Equity Partners, LLC	26-2876339 / 602832103	6659 Kimball Drive Ste C-301 Gig Harbor, WA 98335	Real Estate Investments	5/14/08 through present
Soundview Equities, LLC	20-3468740 / 602537479	5114 Point Fosdick Dr NW #E-5 Gig Harbor, WA 98335	Real Estate Holding	9/8/05 through present
ST Equities, LLC	26-2825648	5114 Point Fosdick Dr NW #E-5 Gig Harbor, WA 98335	Real Estate Investments	5/16/08 through present

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **October 8, 2009**

Signature **/s/ Scott W. Townsend**  
**Scott W. Townsend**  
Debtor

Date **October 8, 2009**

Signature **/s/ Deborah L. Townsend**  
**Deborah L. Townsend**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Western District of Washington**

In re **Scott W. Townsend**  
**Deborah L. Townsend**

Debtor(s)

Case No. \_\_\_\_\_  
 Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>First Horizon</b>	<b>Describe Property Securing Debt:</b> <b>Residence located at</b> <b>1221 14th Avenue</b> <b>Fox Island, WA 98333</b>  <b>2010 Pierce County Tax Assessed Value \$681,700</b> <b>Cyberhomes.com Value \$351,549</b> <b>Zillow.com Value \$993,500</b>  <b>Debtors believe the property would market for approximately \$500,00</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <span style="margin-left: 150px;"><input type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 150px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 2	
<b>Creditor's Name:</b> <b>First Horizon</b>	<b>Describe Property Securing Debt:</b> <b>Residence located at</b> <b>1221 14th Avenue</b> <b>Fox Island, WA 98333</b>  <b>2010 Pierce County Tax Assessed Value \$681,700</b> <b>Cyberhomes.com Value \$351,549</b> <b>Zillow.com Value \$993,500</b>  <b>Debtors believe the property would market for approximately \$500,00</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input type="checkbox"/> Not claimed as exempt</span>	

Property No. 3	
<b>Creditor's Name:</b> <b>Sound Credit Union</b>	<b>Describe Property Securing Debt:</b> <b>2007 Toyota Camry</b> <b>Kelley Blue Book Trade in Value</b> _____
Property will be (check one): <input type="checkbox"/> Surrendered <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Retained</span>	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Debtor(s) will retain collateral and make payments according to contract</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <span style="margin-left: 200px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> <b>-NONE-</b>	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <span style="margin-left: 50px;"><input type="checkbox"/> NO</span>

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date **October 8, 2009**

Signature **/s/ Scott W. Townsend**  
**Scott W. Townsend**  
Debtor

Date **October 8, 2009**

Signature **/s/ Deborah L. Townsend**  
**Deborah L. Townsend**  
Joint Debtor

**United States Bankruptcy Court  
Western District of Washington**

In re **Scott W. Townsend  
Deborah L. Townsend**

Debtor(s)

Case No.

Chapter **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<b>3,000.00</b>
Prior to the filing of this statement I have received.....	\$	<b>3,000.00</b>
Balance Due.....	\$	<b>0.00</b>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 8, 2009**

/s/ Noel P. Shillito

**Noel P. Shillito 6764  
Shillito & Giske, P.S.  
1919 North Pearl Street Ste C-2  
Tacoma, WA 98406  
(253) 572-4388 Fax: (253) 572-4497  
shillito@callatg.com**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

#### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Noel P. Shillito 6764**

Printed Name of Attorney

Address:

**1919 North Pearl Street Ste C-2**

**Tacoma, WA 98406**

**(253) 572-4388**

**shillito@callatg.com**

X **/s/ Noel P. Shillito**

Signature of Attorney

**October 8, 2009**

Date

#### **Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Scott W. Townsend**

**Deborah L. Townsend**

Printed Name(s) of Debtor(s)

X **/s/ Scott W. Townsend**

Signature of Debtor

**October 8, 2009**

Date

Case No. (if known) \_\_\_\_\_

X **/s/ Deborah L. Townsend**

Signature of Joint Debtor (if any)

**October 8, 2009**

Date

**United States Bankruptcy Court  
Western District of Washington**

In re **Scott W. Townsend  
Deborah L. Townsend**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **October 8, 2009**

**/s/ Scott W. Townsend**

**Scott W. Townsend**

Signature of Debtor

Date: **October 8, 2009**

**/s/ Deborah L. Townsend**

**Deborah L. Townsend**

Signature of Debtor

A&A BOOKKEEPING SERVICES  
3110 JUDSON ST PMB 179  
GIG HARBOR, WA 98335

ACN WORLD HEADQUARTERS  
1000 PROGRESS PLACE  
CONCORD, NC 28025

ADAM MCALERNEY  
14007 69TH DR SE, UNIT Z1  
SNOHOMISH, WA 98296

AEGIS FUNDING  
11381 MEADOWGLEN LN STE 1  
HOUSTON, TX 77082-2647

ALLSTATE  
PO BOX 40047  
ROANOKE, VA 24022-0047

ANALEE MCDONALD  
2129 SOUTH 5100 WEST  
OGDEN, UT 84401

ANDREW HOLWERDA  
1119 OLIVE STREET APT C  
SANTA BARBARA, CA 93101

AURORA LOAN SERVICES  
10350 PARK MEADOWS DRIVE  
LITTLETON, CO 80124

BANK OF AMERICA  
ALASKA AIRLINES  
PO BOX 15026  
WILMINGTON, DE 19850-5026

BEACONZ, LLC  
1229 QUEETS DRIVE  
FOX ISLAND, WA 98333

BEACONZ, LLC  
1229 QUEETS DR  
FOX ISLAND, WA 98333

BOB & MARGEE BEAVIN  
1229 QUEETS DRIVE  
FOX ISLAND, WA 98333

BOOMERANG ENTERPRISES, INC  
PO BOX 2514  
GIG HARBOR, WA 98335

BURT & GINI TOWNSEND  
CHATEAU CUPERTINO  
10150 TORRE AVENUE #239  
CUPERTINO, CA 95014

CAMPBELL DILLE BARNETT  
SMITH & WILEY  
PO BOX 488  
PUYALLUP, WA 98371-0164

CAPITAL ONE  
PO BOX 5155  
NORCROSS, GA 30091

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UNIVERSITY PLACE, WA 98467

CARL CONZATTI  
5018 76TH AVE CT W  
UNIVERSITY PLACE, WA 98467

CASCADE NATURAL GAS  
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SEATTLE, WA 98124-1344

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ORTING, WA 98360

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PO BOX 15298  
WILMINGTON, DE 19850-5298

CHASE  
PO BOX 94014  
PALATINE, IL 60094-4014

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16589 OLEANDER AVENUE  
LOS GATOS, CA 95032

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21146 NETWORK PLACE  
CHICAGO, IL 60673-1211

CITI CARDS  
PO BOX PO BOX 6000  
THE LAKES, NV 89163-6000

CITI PLATINUM  
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THE LAKES, NV 89163-6000

CITY OF PUYALLUP  
PO BOX 90025  
BELLEVUE, WA 98009-9025

CORA CRUSPERO  
24213 35TH PLACE  
KENT, WA 98032

COUNTRYWIDE/BANK OF AMERICA  
PO BOX 5170  
SIMI VALLEY, CA 93062-5170

CREDIT COLLECTION SERVICES  
TWO WELLS AVE DEPT 9134  
NEWTON CENTER, MA 02459

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GIG HARBOR, WA 98329

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FOX ISLAND, WA 98333

DAVID WRIGHT  
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FOX ISLAND, WA 98333

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TACOMA, WA 98405

FIDELITY CONTRACTING  
PO BOX 731275  
PUYALLUP, WA 98373

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IRVING, TX 75063

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BRANFELD & ASSOCIATES  
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PO BOX 57098  
SAN DIEGO, CA 92169

GREG & LINDA LEE  
205 CHELTENHAM PLACE  
SAN JOSE, CA 95139-1415

GREG DULLUM

HORSEHOE GARDENS HOA  
PO BOX 990  
WAUNA, WA 98395

INTEGRITY HOME SOLUTIONS, INC.  
2105 28TH AVENUE SE  
PUYALLUP, WA 98374

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY  
PO BOX 21126  
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PO BOX PO BOX 689182  
DES MOINES, IA 50368-9182

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PO BOX 99  
FOX ISLAND, WA 98333

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1041 DARTMOUTH LANE  
LOS ALTOS, CA 94024-5511

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PARKER JOHNSON & PARKER  
PO BOX 700  
HOQUIAM, WA 98550

JONATHAN & APRIL GANN  
4054 A GUM  
LAKEWOOD, WA 98439

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1001 A NEVADA STREET  
MILTON, WA 98354

KEIKO KOBAYASHI  
304 FARRAGUT AVENUE NORTH  
PORT ORCHARD, WA 98366

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10112 BAY VIEW RD KPN  
VAUGHN, WA 98394

KITSAP COUNTY ASSESSOR  
PO BOX 299  
BREMERTON, WA 98337

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ED & LINDA RODRIGUEZ  
5411 62ND STREET NW  
GIG HARBOR, WA 98335

LEXIS NEXIS  
PO BOX 7247-6157  
PHILADELPHIA, PA 19170-6157

LOS GATOS INVESTMENT GROUP  
504 ESCALONA DRIVE  
CAPITOLA, CA 95010

LOUISE TOWNSEND  
SUNNY VIEW RETIREMENT COMMUNIT  
22445 CUPERTINO RD #134  
CUPERTINO, CA 95014

MANCHESTER WATER DISTRICT

MARTINSON, COBEAN & ASSOC  
1607 SOUTH 341ST PLACE  
FEDERAL WAY, WA 98003-6899

MARY ELIZABETH HILL  
PO BOX 952  
WAUNA, WA 98395

MICHAEL P. STERN  
10900 NE 4TH STREET #850  
BELLEVUE, WA 98004

MMJ GROUP, LLC  
TOM O'BRIEN  
2414 BERRY LANE  
TACOMA, WA 98424

MRS ASSOCIATES, INC  
1930 OLNEY AVENUE  
CHERRY HILL, NJ 08003

NCO FINANCIAL  
PO BOX 12100  
DEPT 64  
TRENTON, NJ 08650

NCO FINANCIAL SYSTEMS  
507 PRUDENTIAL RD  
HORSHAM, PA 19044

NORTHWEST TRUSTEE SERVICES  
PO BOX 997  
BELLEVUE, WA 98009-0097

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800 NW 6TH AVENUE STE 326  
PORTLAND, OR 97209-3715

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SACRAMENTO, CA 95831

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1925 E DAY ISLAND BLVD W  
TACOMA, WA 98466

PIERCE COMMERCIAL BANK  
PO BOX 110488  
TACOMA, WA 98411

PIERCE COUNTY BUDGET & FINANCE  
PO BOX 11621  
TACOMA, WA 98411-6621

PIERCE COUNTY PUBLIC WORKS  
PO BOX 11620  
TACOMA, WA 98411-6620

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BELLEVUE, WA 98005

PUGET SOUND ENERGY  
BOT-01H  
PO BOX 91269  
BELLEVUE, WA 98009-9269

QUALITY LOAN SERVICE CORP  
2141 5TH AVENUE  
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ROBERT BEAVIN  
1229 QUEETS DRIVE  
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GLENOMA, WA 98336

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SIOUX FALLS, SD 57117-6282

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TACOMA, WA 98401-1595

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TIMBERLAND BANK  
PO BOX 697  
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5805 WALLER RD  
TACOMA, WA 98443

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PORT ORCHARD, WA 98366

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